

Domestic Branch Service Types Comparison of FR Y-6 and FR Y-10 to Summary of Deposits Categories

The current proposal would require respondents to classify all branches into six service types. Each of these six service types may be mapped directly to one or more of the two-digit categories associated with the Summary of Deposits (SOD) as noted below:

Full Service (brick and mortar, retail)

- 11 - Full Service - Brick and Mortar Office - Accept deposits, make loans, open/close accounts, loan officer on site, normal hours, full-time staff; may have safe deposit facilities on site. The site may be owned by the institution or may be leased by the institution.
- 12 - Full Service - Retail Office - Accept deposits, make loans, open/close accounts, loan officer on site, normal hours, full-time staff, located in a retail facility such as a supermarket or department store; may have safe deposit facilities on site.

Home Banking

- 13 - Full Service - Home Banking - Phone, PC or website through which your customers can open accounts, apply for loans, make fund transfers into accounts and other types of electronic transactions. If an Internet website, use the Internet address as the branch name. Use the city, state, county and zip of your operations center that performs the back room operations associated with this activity.

Limited Service (military, drive through, mobile or seasonal, and retail)

- 22 - Limited Service - Military Facility - Reflects an office which is operated on a military base for the sole purpose of cashing military and government payroll checks.
- 23 - Limited Service - Drive-Through/Facility Office - Accept deposits and payments; however, may not offer other services. This may be branches own facility, located within a retail establishment or a detached drive-through branch.
- 29 - Limited Service - Mobile/Seasonal Office - Branches open for a limited period of time during the week (e.g. located in a nursing home), seasonal (e.g. at a county fair) or that operate on wheels, travel to many locations and provide services such as opening accounts, accepting deposits and making loans. Mobile branches do not have a fixed location; therefore, they are normally recorded with the address of the main office.
- 28 - Limited Service - Retail Office - These types of facilities are located in retail establishments, or free standing kiosks that have limited customer service assistance (unstaffed), and provide most services through an ATM.

Loan Production Office

- 24 - Limited Service - Loan Production Office - Processes loans and does not accept deposits.
- 25 - Limited Service - Consumer Credit Office - Processes consumer credit loans.

Trust Office

- 30 - Limited Service - Trust Office - Conducts trust activities only. May have monies that are insured by the institution but have not been deposited into an account of an insured depository institution.

Administrative (administrative, contractual, messenger)

- 21 - Limited Service - Administrative Office - Reflects a management office. Accepts no deposits nor makes loans.
- 26 - Limited Service - Contractual Office - Affiliated institutions= contract with one another to utilize the brick and mortar branches of another entity.
- 27 - Limited Service - Messenger Office - These locations are used by courier services to make deposit drops. There is no retail customer intervention.